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PREFERRED REWARDS GREEN CARD

- Earn Membership Rewards® points with virtually every purchase
- Use points as frequent flyer miles – 1 point = 1 mile
- No pre-set spending limit

**APPLY NOW**[Learn more](#)**CHARGE CARDS**

Pay in full each month.

GREEN

- Preferred Rewards Green Card

GOLD

- Preferred Rewards Gold Card
- Rewards Plus Gold Card

PLATINUM

- Platinum Card®

SAVINGS ACCOUNT

- One from American Express®

CREDIT CARDS

Enjoy the flexibility to carry a balance and pay over time.

BLUE

- Blue from American Express®
- Blue Cash®
- Blue for Students®
- Blue Sky from American Express

OPTIMA

- Optima® Platinum Card®

CITY REWARDS

- IN:NYC® Card
- IN:CHICAGO® Card
- IN:LA™ Card

CLEAR

- Clear from American Express®

PARTNER CARDS

Enjoy special offers and benefits plus the flexibility to pay over time.

AIRLINES

- Gold Delta SkyMiles® Credit Card
- Platinum Delta SkyMiles® Credit Card
- SkyPoints™ Credit Card
- JetBlue Card from American Express

HOTELS

- Hilton HHonors® Platinum Credit Card
- Starwood Preferred Guest® Credit Card

COSTCO

- TrueEarnings™ Card from Costco and American Express

LIFESTYLE CARDS

- The Knot Credit Card from American Express
- The Nest Credit Card from American Express



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American Express® Preferred Rewards Green Card

The information in this application is accurate through 8/15/2007. This information may have changed after that date. To find out about any changes, please call us at 1-800-223-2670.

IMPORTANT INFORMATION REGARDING YOUR APPLICATION / INITIAL DISCLOSURES

Annual Fees	Late Payment Fees
\$95 Basic Card \$30 for up to five Additional Cards and \$30 for each Additional Card after the first five.	Varies from state to state, from zero to the greater of \$35 or 2.99% of delinquent balance.
All charges made on this Charge Card are due and payable when you receive your billing statement.	

By submitting this application, I ask that a Card account be opened in my name and Card(s) issued as I request, and that you renew and replace them until I cancel. I agree to be bound by the Agreement governing my account. **I understand that the agreement governing the account includes an arbitration provision, which impacts my opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** I understand that the agreement governing the account also provides, among other things, that the account terms, such as fees, are subject to change. I agree to be liable for all charges to my account, including charges incurred with any Additional Card(s) issued on my account now or in the future.

I understand that I must provide all the information requested in this application and I certify that such information is accurate. I authorize you to verify the information on this application and to receive and exchange information about me including requesting reports from consumer reporting agencies. If I ask whether or not a consumer report was requested, you will tell me, and if you received a report, you will give me the name and address of the agency that furnished it. I authorize you and your affiliates and subsidiaries to contact these sources for information at any time and to use any information obtained about me for marketing and administrative purposes.

Only qualified individuals 18 or over may be approved for the Card.

Additional Cards: I have advised Additional Card applicant(s) that you may obtain, verify, exchange, and use information about them in the same manner as described above, that they may be responsible for payment of their own charges if I fail to pay them, and that their own credit records may be affected by nonpayment of the account. I understand that Additional Card(s) will not be issued to me if I have an unsatisfactory account with American Express or if the Additional Card applicants have ever had an unsatisfactory account with American Express.

I acknowledge that any benefit or service offered with the Card may be modified or terminated at any time.

An applicant if married may apply for a separate account.

Patriot Act Notice: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

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American Express® Preferred Rewards Gold Card

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IMPORTANT INFORMATION REGARDING YOUR APPLICATION

Annual Fees	Late Payment Fees
Basic Card: \$125 Additional Card: \$35 for up to 5 Additional Cards and \$35 for each Additional Card after the first 5.	Varies from state to state, from zero to the greater of \$35 or 2.99% of delinquent balance.
All charges made on this Charge Card are due and payable when you receive your billing statement.	

By submitting this application, I ask that a Card account be opened in my name and Card(s) issued as I request, and that you renew and replace them until I cancel. I agree to be bound by the Agreement governing my account. **I understand that the agreement governing the account includes an arbitration provision, which impacts my opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** I understand that the agreement governing the account also provides, among other things, that the account terms, such as fees, are subject to change. I agree to be liable for all charges to my account, including charges incurred with any Additional Card(s) issued on my account now or in the future.

I understand that I must provide all the information requested in this application and I certify that such information is accurate. I authorize you to verify the information on this application and to receive and exchange information about me including requesting reports from consumer reporting agencies. If I ask whether or not a consumer report was requested, you will tell me, and if you received a report, you will give me the name and address of the agency that furnished it. I authorize you and your affiliates and subsidiaries to contact these sources for information at any time and to use any information obtained about me for marketing and administrative purposes.

Only qualified individuals 18 or over may be approved for the Card.

Additional Cards: I have advised Additional Card applicant(s) that you may obtain, verify, exchange, and use information about them in the same manner as described above, that they may be responsible for payment of their own charges if I fail to pay them, and that their own credit records may be affected by nonpayment of the account. I understand that Additional Card(s) will not be issued to me if I have an unsatisfactory account with American Express or if the Additional Card applicants have ever had an unsatisfactory account with American Express.

I acknowledge that any benefit or service offered with the Card may be modified or terminated at any time.

An applicant if married may apply for a separate account.

Patriot Act Notice: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

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IMPORTANT INFORMATION REGARDING YOUR APPLICATION / INITIAL DISCLOSURES

Annual Fee	Late Payment Fee
\$150 Basic Card No annual fee for up to five Additional Cards \$35 for each Additional Card after the first five	Varies from state to state, from zero to the greater of \$35 or 2.99% of delinquent balance.
All charges made on this Charge Card are due and payable when you receive your billing statement.	

By signing or returning this application, I ask that a Card account be opened in my name and Card(s) issued as I request, and that you renew and replace them until I cancel. I agree to be bound by the Agreement governing my account. I **understand that the agreement governing the account includes an arbitration provision, which impacts my opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** I understand that the agreement governing the account also provides, among other things, that the account terms, such as fees, are subject to change. I agree to be liable for all charges to my account, including charges incurred with any Additional Card(s) issued on my account now or in the future.

I understand that I must provide all the information requested in this application and I certify that such information is accurate. I authorize you to verify the information on this application and to receive and exchange information about me including requesting reports from consumer reporting agencies. If I ask whether or not a consumer report was requested, you will tell me, and if you received a report, you will give me the name and address of the agency that furnished it. I authorize you and your affiliates and subsidiaries to contact these sources for information at any time and to use any information obtained about me for marketing and administrative purposes.

Only qualified individuals 18 or over may be approved for the Card.

Additional Cards: I have advised Additional Card applicant(s) that you may obtain, verify, exchange, and use information about them in the same manner as described above, that they may be responsible for payment of their own charges if I fail to pay them, and that their own credit records may be affected by nonpayment of the account. I understand that Additional Card(s) will not be issued to me if I have an unsatisfactory account with American Express or if the Additional Card applicants have ever had an unsatisfactory account with American Express.

I acknowledge that any benefit or service offered with the Card may be modified or terminated at any time.

An applicant if married may apply for a separate account.

Patriot Act Notice: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interests unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree, or is given complete information about the agreement or decree.

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Platinum Card®

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IMPORTANT INFORMATION REGARDING YOUR APPLICATION


Annual Fees	Late Payment Fees
Basic Card: \$450 Additional Card: \$175 for up to 3 Platinum Additional Cards and \$175 for each Platinum Additional Card after the first 3. \$45 for up to 5 Gold Additional Cards and \$45 for each Gold Additional Card after the first 5.	Varies from state to state, from zero to the greater of \$35 or 2.99% of delinquent balance.
All charges made on this Charge Card are due and payable when you receive your billing statement.	

By submitting this application, I ask that a Platinum Card account be opened in my name and Card(s) issued as I request, and that you renew and replace them until I cancel. If I currently have an American Express Card account, I understand that it will not be cancelled unless I so request. I agree to be bound by the Agreement governing my account. **I understand that the agreement governing the account includes an arbitration provision, which impacts my opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** I understand that the agreement governing the account also provides, among other things, that the account terms, such as fees, are subject to change. I agree to be liable for all charges to my account, including charges incurred with any Additional Card(s) issued on my account now or in the future.

I understand that I must provide all the information requested in this application and I certify that such information is accurate. I authorize you to verify the information on this application and to receive and exchange information about me including requesting reports from consumer reporting agencies. If I ask whether or not a consumer report was requested, you will tell me, and if you received a report, you will give me the name and address of the agency that furnished it. I authorize you and your affiliates and subsidiaries to contact these sources for information at any time and to use any information obtained about me for marketing and administrative purposes. I understand that the issuance of the Platinum Card is subject to my having maintained any accounts with you in good standing.

Only qualified individuals 18 or over may be approved for the Card.

Additional Cards: I have advised Additional Card applicant(s) that you may obtain, verify, exchange, and use information about them in the same manner as described above, that they may be responsible for payment of their own charges if I fail to pay them, and that their own credit records may be affected by nonpayment of the account. I understand that Additional Card(s) will not be issued to me if I have an



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Platinum Card®

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IMPORTANT INFORMATION REGARDING YOUR APPLICATION

Annual Fees	Late Payment Fees
Basic Card: \$450 Additional Card: \$175 for up to 3 Platinum Additional Cards and \$175 for each Platinum Additional Card after the first 3. \$45 for up to 5 Gold Additional Cards and \$45 for each Gold Additional Card after the first 5.	Varies from state to state, from zero to the greater of \$35 or 2.99% of delinquent balance.
All charges made on this Charge Card are due and payable when you receive your billing statement.	

By submitting this application, I ask that a Platinum Card account be opened in my name and Card(s) issued as I request, and that you renew and replace them until I cancel. If I currently have an American Express Card account, I understand that it will not be cancelled unless I so request. I agree to be bound by the Agreement governing my account. I understand that the agreement governing the account includes an arbitration provision, which impacts my opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding. I understand that the agreement governing the account also provides, among other things, that the account terms, such as fees, are subject to change. I agree to be liable for all charges to my account, including charges incurred with any Additional Card(s) issued on my account now or in the future.

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Only qualified individuals 18 or over may be approved for the Card.

Additional Cards: I have advised Additional Card applicant(s) that you may obtain, verify, exchange, and use information about them in the same manner as described above, that they may be responsible for payment of their own charges if I fail to pay them, and that their own credit records may be affected by nonpayment of the account. I understand that Additional Card(s) will not be issued to me if I have an

unsatisfactory account with American Express or if the Additional Card applicants have ever had an unsatisfactory account with American Express.

I acknowledge that any benefit or service offered with the Card may be modified or terminated at any time.

An applicant if married may apply for a separate account.

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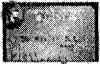



Why get a Business Card from OPEN from American Express®?

As a business owner, you buy more, use credit more, and need to manage your account more rigorously compared to individual consumers. That's why our Business Cards offer a wider range of solutions that can help provide unmatched rewards, savings, and services specifically for you and how you work. See which one's right for you.

We offer a wide range of solutions that can provide more financial flexibility for your business. To find the Card or financing product that suits your needs, choose up to three of the products below and click the "Compare" button.

[Compare](#)











Charge Cards No preset spending limit

- ☐  **Business Green Rewards Card**
- ☐  **Business Gold Rewards Card**
- ☐  **Executive Business Card**
- ☐  **Business Platinum Card®**

Financing Products

- ☐  **Business Line of Credit**

Credit Cards Pay in full or pay over time

- ☐  **SimplyCashSM Business Card**
- ☐  **Platinum Business Credit Card**
- ☐  **Blue for Business® Credit Card**
- ☐  **TrueEarnings® Business Card from Costco and American Express**
- ☐  **Delta SkyMiles® Business Credit Card**
- ☐  **Gold Delta SkyMiles® Business Credit Card**
- ☐  **Platinum Delta SkyMiles® Business Credit Card**
- ☐  **Business Membership Rewards® Card**
- ☐  **Blue Cash® for Business Credit Card**
- ☐  **Platinum Business FreedomPassSM Credit Card**

☐  **Starwood Preferred Guest®
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